

**Information to identify the case:**

Debtor 1	<u>Lisa A. Mort</u>	Social Security number or ITIN	xxx-xx-9029
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20615-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lisa A. Mort

6/22/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lisa A. Mort  
Debtor

Case No. 21-20615-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 22, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db	+ Lisa A. Mort, 1606 Freemont Sreet, McKeesport, PA 15132-5348
sp	+ Cynthia Berger, Law Offices of Berger & Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
cr	+ Peoples Natural Gas Company, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
15352064	+ Kay Jewelers, Sterling Jewelers, Inc., Po Box 1744, Akron, OH 44309-1744
15352068	Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
15352069	#+ Perfection Collection, 313 E. 1200 S, Orem, UT 84058-6972
15352070	#+ Perfection Collection, Attn: Bankruptcy Department, 313 E 1200 S, Suite 102, Orem, UT 84058-6910
15352077	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jun 23 2022 03:43:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15376107	+ Email/Text: alexis@multisourcecellc.com	Jun 22 2022 23:41:00	Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
15352058	Email/Text: cfcbackoffice@contfinco.com	Jun 22 2022 23:41:00	Continental Finance Company, Attn: Bankruptcy, Po Box 3220, Buffalo, NY 14240
15352057	Email/Text: cfcbackoffice@contfinco.com	Jun 22 2022 23:41:00	Continental Finance Company, Pob 8099, Newark, DE 19714
15352055	+ EDI: PRA.COM	Jun 23 2022 03:43:00	Capital One Bank, c/o Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15352056	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 22 2022 23:41:00	Community Loan Servicing, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1839

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User: admin

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Date Rcvd: Jun 22, 2022

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15378532	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 22 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15352059	+ EDI: AMINFOFP.COM	Jun 23 2022 03:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15352062	+ EDI: AMINFOFP.COM	Jun 23 2022 03:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15373508	EDI: JEFFERSONCAP.COM	Jun 23 2022 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15379861	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 22 2022 23:40:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15352066	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 22 2022 23:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15352065	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 22 2022 23:40:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15363727	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15365603	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2022 23:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15352067	^ MEBN	Jun 22 2022 23:39:20	Mountain Run Solutions, 313 E. 1200 S, Suite 200, Orem, UT 84058-6939
15352071	EDI: PRA.COM	Jun 23 2022 03:43:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15378448	EDI: PRA.COM	Jun 23 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15363726	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:41	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15362322	+ Email/Text: ebnpeoples@grblaw.com	Jun 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 14th Floor, 437 Grant Stree, Pittsburgh, PA 15219-6002
15374225	+ EDI: JEFFERSONCAP.COM	Jun 23 2022 03:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15352073	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:42	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15352072	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:36	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15352074	^ MEBN	Jun 22 2022 23:39:06	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15352075	+ Email/Text: bk@carhop.com	Jun 22 2022 23:40:00	Universal Acceptance & CarHop Financing, Attn Bankruptcy Dept, Po Box 398104, Minneapolis, MN 55439-8104
15352076	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:42	Webbank & Fingerhut, c/o LVNV Funding & Resurgent, Attn Bankruptcy Dept, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: admin

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cr		Community Loan Servicing, LLC, a Delaware Limited
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15352060	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15352061	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15352063	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Lisa A. Mort julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6